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BEAN

all Risk CROP
INSURANCE



a good policy
for YOU . . .

TAKING *Chances* ?

Are you taking unnecessary chances in your farming operations?

Are you without protection against natural hazards that could destroy your bean crop and leave you with little or nothing to show for a whole season's effort and expense?

With the high cost of modern farming, these questions are more important to farmers than ever before.

THE *Risks* ARE STILL THERE

Despite mechanization and other improved methods which have vastly increased efficiency in crop production, the farmer must still reckon with nature in trying to produce a crop. The wrong kind of weather, insects, and plant diseases still take their toll of crops on many farms—even during years of highest production. No farmer is immune to the destructive forces of nature. No farmer has a guarantee that the favorable growing conditions he may have enjoyed in the past will remain with him permanently.

BUT—though the risks remain, today's bean grower need not suffer the full effects of crop damage as he once did. A means to protect the money and labor he puts into his bean crop is now available to him. *It is Federal All-risk Crop Insurance.*

It's *insurance*—crop insurance—and it pays off when the farmer's efforts fail . . . from any unavoidable cause—drought, flood, insects, frost, plant disease, fire, hail . . . the natural hazards beyond the control of man.

Federal All-risk Crop Insurance is based on time-tested insurance principles. The farmer buys and pays for it as he does with other insurance. If a loss occurs, he gets an indemnity in the form of a check. It's as simple as that.

In the old days, the farmer had no choice. The risks were part of his burden, and there was nothing he could do about it. If his crops failed, he had to accept the loss and the consequences of it.

But things are different now. Crop insurance provides the modern, twentieth-century answer to the age-old problem of crop disaster resulting from uncontrollable forces of nature.

THIS *Protection* CAN BE YOURS

If you are a farmer growing beans on insurable land in this county you can become a

partner in the crop insurance program. If you are a landlord and receive as rental a share of your tenant's bean crop you, too, can take part in the program.

Here's how it works:

- First, you sign an application. When accepted, the policy will cover your interest in all your insurable acreage of beans within the county.
- Losses are settled separately on each insurance unit. You may have one or more units, depending on whether other persons share with you in the crop.
- Coverages and premium rates have been established by areas in order to reflect, as nearly as practicable, local risk conditions. Crop insurance protection is written on the crop investment—money spent to produce a crop—and not on the farmer's profits. This keeps premium rates at reasonable levels, and follows established insurance practice. Experience has shown that a sound crop insurance program cannot be operated unless its coverages stay below the profit line.
- Protection is established in three stages on the bean crop, increasing in value as the crop progresses.
- Crop insurance premiums are part of farm operating costs and are, therefore, deductible for income tax purposes.

Farming **ALWAYS RISKY**

Farming has always been and still is a high-risk business. Over the years, insurance has entered the picture to protect against many of the risks involved. Most business-minded farmers insure their homes and barns, their cars, trucks and equipment, their health and their lives—all as a matter of course. Today, they are extending this insurance protection to the money they invest in their crops.

Insurance **IS THE ANSWER**

Insurance, after all, is a normal item of operating expense, not something "extra." When money and effort are concentrated, as in a car, a home, or a crop . . . when there is a chance to lose the whole investment from some unexpected and unavoidable disaster . . . the *modern* answer is *insurance*.

BUT—is your insurance program complete?

Insurance on buildings, on equipment, on vehicles, on health and life does not protect against CROP FAILURE! Why not insure *all the way* and protect the most important dollars you handle—the money spent to make a crop?

PROTECT *Your* CROP MONEY

Now is the time to join with your neighbors in a united stand against crop disaster. The comforting feeling that comes with knowing that you are protected—come what may—more than outweighs the cost. If bad luck hits your crop, your insurance policy substitutes an insurance check for invested funds that would otherwise be lost. With a crop gone, indemnity dollars can look mighty good—and BIG, too.

Actually, crop insurance protects *more* than your crop investment. It strengthens your credit by providing security for operating funds if needed. And, while it does not guarantee you a profit, it protects the profits made and saved from other years. Truly “All-risk” protection.

Where TO GET IT

You can get full details on Federal Crop Insurance and information on how it fits your individual needs by calling, writing, or visiting your county crop insurance office. Naturally, you will want all these facts before putting in that next bean crop. In that way, you can avoid the risk of being unable to sign up at a later date. Your crop insurance agent will gladly give you all the facts—and there is no obligation. Why not see him today?

Crop insurance, you'll find, is good business—a good policy for you.

Federal Crop Insurance Corporation
U. S. DEPARTMENT OF AGRICULTURE